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UNITED STATES DISTRICT COURT  
DISTRICT OF MINNESOTA

Kim Kittleson-Hurley

Case No: 0:13-cv-01728-JNE-JJK

Plaintiff,

v.

**OFFER OF JUDGMENT OF NCO  
FINANCIAL SYSTEMS, INC.  
AND TERRANCE O'HANLIN**

NCO Financial Systems, Inc. and  
Terrance O'Hanlin,

Defendants.

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TO: PLAINTIFF NAMED ABOVE, Kim Kittleson-Hurley:

Pursuant to Fed. R. Civ. P. 68, Defendant, NCO Financial Systems, Inc.,  
(hereinafter "NCO") and Terrance O'Hanlin (collectively referred to herein as  
Defendants), hereby offer to allow judgment to be taken against them in favor of  
Kim Kittleson-Hurley, as follows:


1. The parties making the Offer of Judgment are Defendants;
2. The Offer of Judgment is being made to the individual named Plaintiff, Kim Kittleson-Hurley;
3. Without admitting any liability, judgment shall be entered against Defendants for damages in the total amount of One Thousand and one and 00/100 Dollars (\$1,001.00) for Defendants' alleged violations of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692, *et seq.*;
4. In addition, without admitting any liability, the Judgment entered shall also include an amount for costs accrued through the date of this Offer of Judgment and an amount for reasonable attorney's fees. Costs and reasonable attorney's fees are to be agreed upon by the parties, or, if the parties are unable to agree, to be determined by the Court on application by Plaintiff's counsel;

ACCEPTED:   
Kim Kittleson-Hurley

DATE: 8/1/13

**ERSTAD & RIEMER, P.A.**

Dated: 7/23/13

By:   
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*Attorney for Defendant NCO*